

CHRIST CHURCH WARMINSTER
ANNUAL REPORT
and
FINANCIAL STATEMENT
of the
PAROCHIAL CHURCH COUNCIL
for the year ended 31 December 2020

PCC
Christ Church
The Church Office
Weymouth Street
Warminster
Wilts
BA12 9NS

Vicar
The Revd Lorraine S Dobbins
Christ Church Vicarage
13 Avon Road
Warminster
BA12 9PR

Bank:
HSBC
46 Fore Street
Trowbridge
Wiltshire
BA14 8EL

Independent Examiner:
Mr Lindsey Smith
5 Shelly Way
Warminster
BA12 8EJ

Registered Charity (England) No: 1131685

2020 Annual Report & Accounts for Christ Church Warminster

Aim & Purpose

Christ Church Parochial Church Council (PCC) has the responsibility of cooperating with the Incumbent, the Reverend Lorraine Dobbins, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of Christ Church and Christ Church Community Hall.

Objectives & Activities

Christ Church PCC has a Mission Statement "To reach and enable all people to become fully devoted followers of Christ". In addition, the PCC has reviewed and is working to accomplish the 6 main objectives of the "2020 Vision":

1. To keep Prayer and our living relationship with God in Christ central.
2. To become a church from 'Inside going Out' – including equipping everyone for life, ministry and mission.
3. Evangelism & outreach for all ages - seeking to grow God's kingdom and the church.
4. To be involved in transforming the locality & joining with other Christians in fellowship, mission and ministry.
5. Developing structures and facilities for a growing church.
6. Developing leaders and leadership.

Achievement & Performance

Prayer & Worship

With the restrictions due to the Covid pandemic, Sunday morning worship by necessity had to be halted. The Vicar and her team developed an online Service available on Facebook and YouTube and when guidelines allowed Sunday Worship, a 10am Communion Service was held. The Vicar ensured that the elements of the online Service and the "in church" Service were the same. Morning Prayer was held online via Facebook, with members of the team taking it in turns to lead. Worship has been conducted within Guidelines set down by the Government and was made possible by the dedicated Musicians, Singers and Sound & Vision volunteers.

Small Groups are a key part of pastoral care and discipleship. Of the 15 groups and Women's Fellowship (a super-group), some met online, with many Groups supporting its members.

Ministry & Mission

During this year, there were 0 infant baptisms, 0 adult baptisms and 0 adult confirmations.

"Rooted" continued to use the Energize resource which was adapted by Urban Saints for online use: the children enjoy the sessions but are looking forward to meeting in person again, when this is possible.

In the summer of 2020, Ben Cooke took up his role of Youth Pastor and, as well as studying at Moorlands College, has developed links, again online, with the young people and youth. When guidelines have permitted, in person meetings have taken place.

Our Lay Pastoral Assistants (LPAs) meet with the Clergy to ensure pastoral needs are being met. We have 5 LPAs. They are supplemented across the church by those who visit their neighbours, other congregation members and those in need, underlining our commitment as a church to serve others wherever God has placed us.

We continue to support 4 key missions: Christians Against Poverty (CAP), Bible Society, Tearfund (including special collections for emergency appeals) and Full Life Children's Home, India, an

organisation which our Vicar supports. Through the Deanery link with Maridi Diocese, we also have contact with South Sudan.

We support Sambourne Primary School as our church school, providing Foundation Governors – David Ball and Penny Nolan. In addition, we lead Collective Worship using 'Open the Book' and hold special events and services at festivals, where we welcome the school into church.

Evangelism & Outreach

Mums' Group, which attracts 40+ mothers, mostly from outside the church, some with their pre-schoolers, provides a safe place for women to share problems and challenges and to receive prayer and emotional support. Sessions had to be suspended due to the Covid pandemic; however the Group's Leader continued to provide support via social media, etc.

Tinytots' Playtime, usually held on Wednesdays, had to be suspended due to the Covid pandemic.

Messy Church, an all age monthly event involving a meal, crafts and activities focused on a Christ-centered theme, could not be held with Covid restrictions in place: contact with families was maintained by provision of "Messy Church In a Bag" activity bags at key Festivals during the year.

The Men's ministry, Strive, has adapted its approach to comply with Guidelines and have continued to support men from around the town. The yearly weekend away at 'The Gathering' was successfully rebranded as a "stay at home" event with many of Strive's members camping in their own back gardens to enter into the spirit of the occasion.

Social Transformation & Ecumenical Links

Refresh attracts 30+ older members of the community for a monthly social event and refreshments, providing a haven for those living alone. Refresh was not able to meet during pandemic restrictions.

Members of our congregation who are Street Pastors, including Prayer Pastors, reframed their ministry to take account of Government Guidelines and made themselves available to the folk of Warminster on Saturday afternoons, usually in the Lakeside Pleasure Grounds.

Cornerstone - a Christian charity providing practical and emotional support and help for those facing difficulties and crises - is well supported by Christ Church members as Trustees and Volunteers. It is proving increasingly effective providing both short term help and longer term support towards life change.

Christ Church is active in Churches Together in Warminster (CTW) & is working with other churches in youth work, Street Pastors, Foodbank, etc.

Church Attendance

When the Roll was closed on 20 April 2021, the Roll stood at 144 members. Last year's total at the APCM was 155.

No average weekly Sunday attendance, counted during the four Sundays in June 2020, is available as Services were suspended due to the Covid pandemic.

Developing Structures & Facilities

As Government Guidelines allowed, the Leader of The Martha & Mary Team ensured the church complex was ready to welcome people to Worship Services (when permitted). The Churchyard Team continues to maintain the trees and grass cutting, as well as surrounding hedges, and seeks to make maintenance more efficient.

Developing Leaders & Leadership

The Standing Committee, along with our Curate and Ordinand, is supporting the ministry of the Vicar and is reflecting on our vision for the future.

Financial Review

Reserves Policy

It is PCC policy to try to maintain a balance on unrestricted funds which equates to at least two months unrestricted payments. This is equivalent to about £30,000. It is held to smooth out fluctuations in cash flow and to meet emergencies. The cash balance at the year-end was less than half of this target. It is the PCC's hope to increase this over time.

Structure, Governance & Management

About 135 of the regular church members volunteer in one or more of the ministries of the church, sharing together the life and work. We are very thankful for all their contributions, all of which are necessary.

Safe recruitment and safeguarding for both children and adults at risk is a priority and follows our policy. This policy was reviewed this year and complies with Diocesan, national church and legal requirements and best practice. As part of this, regular training has been undertaken locally. We are very grateful to Susan Mathew, our Safeguarding Officer (PSR), and Paula Thorpe, our Safeguarding Administrator.

The method of appointment of PCC members is set out in the Church Representation Rules. At Christ Church the membership of the PCC consists of the Incumbent (our Vicar), Associate Ministers (two), Churchwardens, 3 Deanery Synod representatives and members elected by those members of the congregation who are on the Electoral Roll of the church. All those who attend our services/members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

During the year the following served as members with the PCC:

Vicar:	Revd Lorraine Dobbins (Chair)
Associate Minister:	Revd Allen Edwards
Associate Minister:	Revd Margaret Collins (until March 2020)
Wardens:	Mr Stuart Bremner (until September 2020)
	Mr Richard Church (from September 2020)
	Dr Mark Thorpe
Representatives on the Deanery Synod:	Mrs Mary (Mo) Cheesman
	Mrs Jenny Jeapes (until September 2020)
Elected Members:	Mr John Carter (Lay Chair) (until December 2020)
	Mr John Cheesman
	Mr Hilton Holding (Treasurer)
	Mrs Janet Papworth (from September 2020)
	Mr Simon Pope
	Mrs Kate Preece
	Mr Mark Smith (from September 2020)
	Mrs Paula Thorpe
	Mr Roy Trott
PCC Minutes Secretary:	Mr Mike Sale (until March 2020)
	Mrs Linda Smith (from March 2020)

The PCC provides leadership and oversight of the church to fulfill its mission, in conjunction with the Vicar and Churchwardens. The PCC are the trustees of the charity. The full PCC met for business four times during 2020.

The Youth Team oversees the children & youth work and is a sub-committee of the PCC. The Finance Team manages and administers the church finances.

The PCC employs a full time Youth Pastor and part time Administrator and Hall Cleaner.

During the year the PCC has regularly reviewed the finances and budget; agreed to update the church sound system, approved repairs to the fabric of the church and reviewed the Safeguarding Policy.

Administrative Information

Christ Church Warminster is situated at the top of Weymouth Street with views over the whole town. It is part of the Diocese of Salisbury within the Church of England. The correspondence address is Christ Church, Weymouth Street, Warminster, BA12 9NS

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and is a charity registered with the Charity Commission from September 2009. The Charity Number is 1131685.

Churchwardens' Report for year ending December 2020

2020's motto was from 1 Thessalonians 5:11, "Therefore encourage one another and build each other up, just as in fact you are doing." With the Covid outbreak at the start of 2020, this year within Christ Church was going to be a year like no other, although we may have wondered what we were going to do. We have a God that is good.

During the year we have had two Lockdown periods, where no Services were held in church; however thanks to the expertise of Si Pope and Lorraine, we have successfully held online worship via YouTube and Facebook. Thanks must go to the music teams, those who preached, led Intercessions and gave the Scripture readings for all their work and service to make these times so blessed. It has been encouraging to say that on average 229 households have watched the YouTube/Facebook transmissions.

Out of lockdown periods we have met at Church under Covid restrictions for Worship and Communion, where on average 40 members attended.

Although we have been restricted, the pastoral team have kept in contact with members of the church family and our thanks must go to them for this great work.

We have also seen a great engagement with the community - work within Sambourne School revitalised and great initiatives working with Churches Together to help those in need around Warminster with food shopping, prescription collecting and any pastoral care needed. The Easter and Christmas community-focused events, with a drive-in Carol Service in the town's main car park where over 70 families in cars met, was a great blessing.

God is good!!! Although it has been a difficult year in so many ways God has been encouraging and building us up in Service for Him. God has definitely been working within our church and community to enhance His Kingdom and bring His will to fruition.

During 2020 we have seen Mags Collins move from our Church on secondment to St John's and St Aldhelm's Churches. We give thanks for all the works she has done at Christ Church and wish her every blessing in her new role within these churches.

We have been blessed to welcome Caroline Spindlow as Curate, Ben Cooke as full time Youth Pastor and Si Pope as Ordinand to the clergy team and under the leadership and guidance of Lorraine we have been greatly blessed by their ministry and service throughout the year. May we, as a Church, continue to pray for and support them in their ministry.

We would thank all those who tirelessly work and support the Churchwardens in helping keep the fabric, grounds and graveyard in splendid condition. This is definitely a service for the Lord and brings honour to His name. We would also thank Linda Smith for all her work in the Church Office, particularly keeping the Churchwardens on the straight and narrow!! Thank you.

We also give thanks to Lorraine for her ministry, leadership, enthusiasm and vision for ideas and initiatives, in particular the Christmas events which were God-inspired. We would ask God's Blessing and help for her and the PCC as we move out of lockdown and review the future ministry and vision of the Church.

During the year the works on the fabric of the church has involved the decoration of the Vestry and making it an office for the clergy team to work together and pray. Back in August we had the Quinquennial Inspection which highlighted major works that are required on the stonework and roof of the church tower; we are currently obtaining quotes for this important work. We are also engaged in upgrading the sound and vision equipment within the church.

The Church Logbook has been updated as necessary, the annual Inventory carried out and the memorial stones have been monitored for condition and safety.

We thank God for His continued grace, provision, guidance and encouragement, during these very difficult times.

Mark Thorpe and Richard Church, Churchwardens, April 2021

Accounts for Year ended 31st December 2020

CHRIST CHURCH WARMINSTER

RECEIPTS AND PAYMENTS - YEAR ENDED 31 DECEMBER 2020

<u>GENERAL FUND</u>		
	2020	2019
<u>RECEIPTS</u>	<u>£</u>	<u>£</u>
Voluntary Income		
Planned giving	102,665	106,475
Collections and other giving	4,385	5,173
Donations & alms	62	2,371
Insurance claim	2,513	0
Gift Aid refund	29,323	35,699
Funeral & wedding fees	3,196	3,448
Youth activities & gifts	0	4,305
Donations - Restricted	325	3,488
	<u>142,469</u>	<u>160,959</u>
Events and Activities		
Heap Sunday	0	7,328
Toddler Time	0	208
Refresh	124	648
Messy Church	21	203
	<u>145</u>	<u>8,387</u>
Income from Trading		
Hall letting income	<u>2,154</u>	<u>11,346</u>
Income from Investments		
Bank interest	67	98
Interest - Church Board of Finance	1,100	1,085
Churchyard	65	15
	<u>1,232</u>	<u>1,198</u>
Total receipts	<u>146,000</u>	<u>181,890</u>
Less: Payments per schedule	142,068	184,884
Surplus/(Deficit) for the year	<u><u>3,932</u></u>	<u><u>-2,994</u></u>

CHRIST CHURCH WARMINSTER

RECEIPTS AND PAYMENTS - YEAR ENDED 31 DECEMBER 2020

<u>GENERAL FUND</u>			
	Note	2020	2019
PAYMENTS		£	£
Donations to charities and missions		0	12,000
Re-chargeable expenses		325	2,956
Education & youth work		478	4,332
Youth work under grants		350	872
Diocesan share		71,437	71,545
Teaching & service expenses		1,396	1,230
Health & Safety		1,080	0
Vicar's expenses		1,017	793
Associate's expenses		1,172	1,825
Youth worker expenses		0	950
Church heat & light		6,143	7,962
Church and hall insurance		6,795	5,556
Licenses		1,097	989
Toddler Time		0	531
Refresh Expenses/Gifts		55	606
Messy Church/Outreach		822	1,138
General repairs		13,408	19,193
Insurance claim		2,002	
Office expenses		3,406	3,243
Equipment		0	3,500
Catering and cleaning		143	1,745
Youth worker		16,389	24,970
Employer Pension Contributions		471	1,294
		<u>127,986</u>	<u>167,230</u>
Administration			
Administrator salary		7,008	6,695
Fees		3,545	4,005
		<u>10,553</u>	<u>10,700</u>
Hall Expenses		3,529	6,882
Churchyard		0	72
		<u>3,529</u>	<u>6,954</u>
Total Payments		<u>142,068</u>	<u>184,884</u>

CHRIST CHURCH WARMINSTER**CHARITY GIVING - YEAR ENDED 31 DECEMBER 2020**

	2020	2019
Church Overseas		
Bible Society		3,080
Sudan Appeal		546
Full Life Children Home		3,000
Relief and Development Agencies		
Tear Fund Kigezi Project		3,000
Tear Fund		898
Home Missions		
Christians Against Poverty		3,538
Alzheimers Support		25
Warminster Food Bank		203
Cornerstone		137
Compassion		868
Evangelical Alliance		160
Julia's House Charity		25
Reach AFC		355
Royal British Legion Poppy Appeal		68
Wiltshire Air Ambulance	350	300
Brain Tumour Research	10	0
Other Charities		
PALS Madagascar		224
Sundry		0
	<u>360</u>	<u>16,427</u>

CHRIST CHURCH WARMINSTER

BALANCE SHEET AT 31 DECEMBER 2020

	<u>2020</u>	<u>2019</u>
	<u>£</u>	<u>£</u>
Investments		
Trust Investments - see note 1	39,175.88	36,645
Current Assets		
HSBC Current Account	-1,847.86	680
CBF Deposit	2,491.83	2,481
HSBC CC21 Account	1,599.91	465
CBF Deposit CC21	177.78	177
HSBC Savings Account	<u>98,434.38</u>	<u>78,931</u>
	100,856.04	82,734
Cash Balances		
Toddler Time	757.09	
Refresh	<u>121.20</u>	
	878.29	809
	<u><u>140,910.21</u></u>	<u><u>120,188</u></u>
Represented by:		
Restricted Funds		
Endowment Funds	39,175.88	36,645
CC21 Fund		
Balance at 1 January 2020	57,529.86	42,094
Add: Surplus receipts over payments	<u>14,259.25</u>	<u>15,436</u>
Balance at 31 December 2020	71,789.11	57,530
Restricted Receipts for payment	1,098.96	1,099
Unrestricted Funds		
General Fund		
Balance at 1 January 2020	24,914.26	
Add: Excess receipts over payments	<u>3,932.00</u>	
Balance at 31 December 2020	28,846.26	24,914
	<u><u>140,910.21</u></u>	<u><u>120,188</u></u>

CHRIST CHURCH WARMINSTER

CC21 REFURBISHMENT FUND - YEAR ENDED 31 DECEMBER 2020

	2020	2019
	£	£
Receipts		
Planned giving	11,751	15,103
Interest - Church Board of Finance	1	1
Gift Aid Tax Refund	7,623	6,609
Easyfunding	48	31
	<u>19,423</u>	<u>21,744</u>
Payments		
Sound System	5,164	6,308
Surplus Receipts over Payments for year	<u>14,259</u>	<u>15,436</u>
Balance at 1 January 2020	57,530	42,094
Balance at 31 December 2020	<u><u>71,789</u></u>	<u><u>57,530</u></u>

HALL RUNNING COSTS - YEAR ENDED 31 DECEMBER 2020

	2020	2019
Heat & light	1,174.79	2,242
Water rates	168.24	168
Insurance	0.00	1,112
Wages - cleaner	1,750.72	1,653
Cleaning materials	22.98	203
Repairs - general	160.45	877
Refuse collection	251.62	627
Total expenses	<u>3,528.80</u>	<u>6,882</u>
Hall Income	2,154.00	11,346
Surplus income over expenses for the year	<u><u>-1,374.80</u></u>	<u><u>4,464</u></u>

CHRIST CHURCH WARMINSTER

NOTES TO THE ACCOUNTS

ACCOUNTING POLICIES

The financial statement of the PCC has been prepared in accordance with the Church accounting regulations using the receipts and payments basis.

FUNDS

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application to the general purposes of the PCC. These include funds designated for a particular purpose by the PCC.

The purpose of any restricted funds is noted in the Accounts.

The Accounts include monetary transactions, assets and liabilities for which the PCC can be held responsible. They do not include the Accounts of the other Church groups that owe an affiliation to another body, nor those that are informal gatherings of church members.

Subject to the above, receipt and payments include income as received and expenditure when irrevocably paid.

General Fund

The General Fund is unrestricted and is the main working fund of the Church through which all the ordinary business of the PCC is transacted.

CC21 Fund

This Fund was set up to fund the development of the life of Christ Church for the 21st Century. Most of this money to date has been allocated to Phases 1 and 2 of the church refurbishment. Any restricted funds represented monies collected for a specific purpose.

Churchyard Fund

This Fund is for the upkeep of the churchyard and the main ongoing income for that Fund is restricted monies derived from a legacy of £1,000, the interest on which is to be used for the upkeep of the graves and the War Graves Commission receipt. The income from the Long-Brown legacies is used 3/5ths for general Church purposes and 2/5ths for the upkeep of the churchyard.

STATEMENT OF ASSETS AND LIABILITIES

Moveable Church furnishings held by the Churchwardens on special trust for the PCC and which require Faculty for disposal. Other fixtures, fittings and office equipment where the PCC is free to dispose of such assets without Faculty. Combined buildings and contents insurance for the value of the church is £13,000,000.

Land and buildings held on behalf of the PCC: Christ Church Community Hall was built in 1970 from funds raised by the PCC at a cost of £4,500. Present insured value of the buildings and contents is £2,704,000. The land was acquired in 2008.

There are no liabilities at the year end.

Trusts for Ecclesiastical Purposes

The following trusts are vested in the Salisbury Diocesan Board of Finance; capital cannot be spent under any circumstances. The PCC are permitted to spend the income from the trusts as follows: The shares held have the same unit value and at 31 December 2020 the bid market value was 2,044.67 pence per share (2019 – 1,912.60 pence per share).

Bequest Name:	Shares Held	Total Value	Income Allocation
Hickman bequest	694	£14,190.01	1/3 Church expense 2/3 Stipend
Long-Brown bequest	103	£2,106.01	2/5 Churchyard 3/5 Church expenses
Curtis bequest	995	£20,344.47	Church fabric
Daniels bequest	124	£2,535.39	Churchyard

Church Workers Pension Fund (CWPF)

Christ Church Warminster PCC participates in the Pension Builder Scheme section of CWPF for lay staff. The scheme is administered by the Church of England Pensions Board, which holds the assets of the schemes separately from those of the Employer and the other participating employers.

The Church Workers Pension Fund has a section known as the Defined Benefits Scheme, a deferred annuity section known as Pension Builder Classic and a cash balance section known as Pension Builder 2014.

Pension Builder Scheme

The Pension Builder Scheme of the Church Workers Pension Fund is made up of two sections, Pension Builder Classic and Pension Builder 2014, both of which are classed as defined benefit schemes.

Pension Builder Classic provides a pension for members for payment from retirement, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Bonuses may also be declared, depending upon the investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum that members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. This account may have bonuses added by the Board before retirement. The bonuses depend on investment experience and other factors. There is no requirement for the Board to grant any bonuses. The account, plus any bonuses declared, is payable from members' Normal Pension Age.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and that contributions are accounted for as if the Scheme were a defined

contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable of £471 (2019 - £1,294).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent was carried out as at 31 December 2016. A valuation at 31 December 2019 was underway as at 31 December 2020.

For the Pension Builder Classic section, the valuation revealed a deficit of £14.2m on the ongoing assumptions used. At the most recent annual review, the Board chose not to grant a discretionary bonus, which will have acted to improve the funding position. There is no requirement for deficit payments at the current time.

For the Pension Builder 2014 section, the valuation revealed a surplus of £1.8m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The legal structure of the scheme is such that if another employer fails, Christ Church Warminster could become responsible for paying a share of that employer's pension liabilities.

Independent Examiner's Report to the PCC of Christ Church Warminster

This report to the PCC of Christ Church Warminster, Charity Number 1131685, is in respect of the accounts for the year ended 31 December 2020 set out on pages 7 to 14.

Respective Responsibilities of Trustees and Examiner

The charity's Trustees are responsible for the preparation of the accounts. The charity's Trustees consider that an audit is not required for this year under Section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility:

To examine the accounts under Section 145 of the Charities Act

To follow the procedures laid down in the General Direction given by the Charity Commission (under Section 145(5)(b) of the Charities Act).

And to state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

to keep accounting records in accordance with Section 130 of the Charities Act;

to prepare accounts which accord with accounting records and comply with the accounting requirements of the Charities Act have not been met;

or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

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